



Maine News

U.S. Small Business Administration

August 2005

From the Director's Desk

Dear Friend of Small Business:

This is a 'banner year' for the Maine SBA. As we enter the 4th quarter of this fiscal year, we are on track to exceed all previous year's loan volume. This success would not be possible without you - lenders, resource partners and associates. Thank you!

On March 7th Charles E. Summers, Jr. was sworn in as New England Regional Administrator of the SBA. Stepping into the shoes of mentor and friend, the late Jeff Butland, Charlie believes that entrepreneurial activity will sustain New England. Under Summers' guidance SBA will continue to work closely with our partners to foster a robust climate of entrepreneurship in Maine and New England.

On June 2nd SBA honored the Small Business Person of the Year, other business successes and their champions at the Sheraton South Portland. We were honored to have both Congressman Michaud and Congressman Allen in attendance. Over 325 people gathered to celebrate Maine small business success and to honor some outstanding entrepreneurs.

The speeches from the recipients were inspiring.....These high caliber and quality entrepreneurs are examples of people whose energy and creativity drive the economy in the Pine Tree State.

Enjoy this issue and the photos of the celebration.

Sincerely,

Mary E. McAleney

Inside this Issue . . .

- Pictures from the Maine Small Business Person of the Year Celebration on June 2nd
- SBA To Recognize Top Community and Statewide Lenders at Year End –
- SBA Loans Continue at Record Pace
- Online Instructor Taught Courses Available for Entrepreneurs at No Charge
- The Federal Government as your customer
- SBA's Financing Tools for Exporters

Marianne Sensale-Guerin, Owner of Environmental Services Firm Named National Small Business Person of the Year

“Each year the SBA chooses one business owner who best exemplifies the qualities that make our 25-million strong small business owners the economic force they are,” said SBA Administrator Hector V. Barreto. “Marianne, and her company Guerin Associates, embody the best of entrepreneurship, citizenship, and the American dream. And I am proud to name her the National Small Business Person of the Year.”

“This was a very exciting time for us at the SBA. Watching Marianne introduce the President of the United States, George W. Bush, at the celebration luncheon in Washington, DC was icing on the cake,” said Mary McAleney, Maine SBA District Director.



Congressman Michael Michaud, Marianne Sensale-Guerin, National Small Business Person of the Year and employees Kim Hatch and Jeff Eaton.



Charles Summers, Jr., SBA Regional Administrator, Marianne Sensale-Guerin, Nominator Diane Khel, Lorraine Wark, Chair, Small Business Advisory Council and Mary McAleney, Maine SBA District Director.

Established in December 2000, Sensale-Guerin’s company, Guerin Associates, LLC, is an environmental service firm that offers a wide range of remedial services. The company specializes in the removal, replacement, cleaning and retrofitting of underground and above-ground fuel storage tanks. Guerin Associates also provides 24-hour emergency spill response as well as hazardous and contaminated site remediation services to government, corporate and private clients.

Sensale-Guerin is the sole owner and President. She continues to expand the company both in diversity of services and revenue. During its four years in business, the company has grown from four employees to its current twenty.



Pictured – Charles Summers, Jr., SBA Regional Administrator, Marianne Sensale-Guerin, Mark Awalt, Small Business Person of the Year in 2004 – JSI Store Fixtures, Milo.

Awalt introduced Sensale-Guerin at the award ceremony June 2nd. “Marianne is the first person from Maine to receive this coveted award. Marianne you make us all proud!!”

Michaela Cavallaro, Editor of MaineBiz Publications, Receives National Small Business Journalist of the Year Award

Two national winners in one year for the Maine SBA office exemplify the qualities of entrepreneurship so prevalent in Maine. “The article written by Michaela following the Maine Award Ceremony encapsulates many of the qualities necessary to achieve the American Dream of small business ownership,” said Mary McAleney.

Maine’s Small Businesses Offer Compelling Stories

Behind every small business, there’s a story — and it’s usually an interesting one. As a business journalist, I spend my day seeking those stories out. Recently, though, a few of them came to me, and I thought it was fitting to share them with you.

You may have heard about Marianne Sensale-Guerin by now (and if you haven’t, you’ll learn more in our June 27 issue). In April, Marianne was named the Small Business Administration’s small-business person of the year in Washington, D.C. A Gorham resident, Marianne built her environmental remediation business, Guerin Associates, under what you’d call adverse circumstances following the death of her husband in an industrial accident in 2001.

I met Marianne in Washington, just hours before she was to introduce President Bush to an audience of 1,500 at the SBA’s annual conference. Even then, in what was surely one of the most nerve-wracking moments in her career, she was a picture of down-to-earth ease. Though she later admitted how nervous she was, you’d never have known it watching her calmly and confidently deliver that address, then sit side-by-side with the president.

On that beautiful day in Washington — where spring had clearly taken root several weeks earlier than it did here — I also met Cheryl Carrier, who founded her Scarborough-based company, Toddle Inn, under trying circumstances. Expecting her second child — “barefoot and pregnant,” she said, laughing — Cheryl began a home-based daycare operation in her basement. Twenty years later, she runs five daycare facilities in Cumberland County, and is hard at work on plans for facilities in Saco and Brewer. On top of all that, Cheryl, who was the Maine SBA’s woman-owned business winner, is working out the details of franchising her business.

The SBA’s Maine banquet, held in early June to recognize all the state’s awardees (yours truly among them), was another treasure trove of interesting, poignant stories. Belfast-based Mathews Brothers, a window manufacturer, was named Maine’s family-owned small business of the year. It was appropriate, then, that owner and president Scott Hawthorne skipped the event to attend his son’s high school graduation activities — and that he sent his dad to pick up the award in his place.

And then there was Steve Telow, who runs the ASPIRE program for the Maine Department of Health and Human Services. The program helps women move from welfare into the workforce, so it was fitting that Steve was named the SBA’s women in business champion for Maine. Steve brought his 12-year-old son, Alex, along with him to the ceremony, to show him, Steve said, that hard work and belief in a vision really can pay off.

It’s a great message — and not just for middle schoolers. While there’s no guarantee that hard work alone will save the day, it’s inspirational to know it can. My thanks to all the SBA winners for sharing their stories.

Michaela Cavallaro

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John Massaua, Maine SBDC, nominator, Congressman Michael Michaud, Michaela Cavallaro, Mary McAleney, SBA Maine District Director



SBA Regional Administrator Charles Summers, Michaela Cavallaro, Lorraine Wark, Chair, Small Business Advisory Council, Mary McAleney, Maine SBA District Director

Michaela’s entrepreneurial energy is instrumental to the growth of MaineBiz. Her targeted stories and multifaceted community outreach are an inspiration to Maine’s entrepreneurs.

2005 Jeffrey H. Butland SBA Family-Owned Small Business of the Year

**Scott Hawthorne, President
Mathews Brothers Company**

This award is named in memory of Jeff Butland, former SBA Regional Administrator who was a tireless advocate for small business throughout New England. At the celebration on June 2nd, Scott Hawthorne's father, Jack, accepted the Butland Award on Scott's behalf. On June 23rd, the award was presented to Scott Hawthorne and his employees by Nancy Butland, Jeff's widow.

This 150 year old business (Mathews Brothers) earned the award for its dedication to their community and state.



**Award presented to Scott and employees June 23rd
Pictured: Greg DuFour, President, Camden National Bank, Scott Hawthorne, Charles Summers, SBA Regional Administrator, Nancy Butland, Mary McAleney, Maine SBA District Director**



**Award presented to Jack Hawthorne June 2nd
Pictured: Lawrence Quinn, Claude Carbonneau, Camden National Bank, Steve Hart, Jack Hawthorne, Mathews Brothers Company, Congressman Michael Michaud, Lorraine Wark, Maine Advisory Council, Mary McAleney, SBA**

**2005 Woman-Owned Business of the Year
Cheryl A. Carrier, President & CEO,
Toddle Inn Day Care, Inc.**



James Maxwell, nominator, Cheryl Carrier, Congressman Michael Michaud, Lorraine Wark, Chair, Maine Advisory Council, Mary McAleney, Maine SBA District Director

**2005 SBA Young Entrepreneur of the Year
Danny Bouzianis, CEO, Dunkin Donuts**



William Mann, Pepperell Bank, nominator, Danny Bouzianis, Congressman Michael Michaud, Lorraine Wark, Mary McAleney

MAINE SBA TO RECOGNIZE TOP LENDERS IN SIX CATAGORIES

At the end of the fiscal year (September 30th), the Maine SBA office will be presenting awards to top lenders based upon loan activity for FY'05. There will be six categories.

- 1. 7(a) community lender with the highest number of loans**
- 2. 7(a) statewide lender with the highest number of loans**
- 3. 7(a) community lender with the highest dollar volume**
- 4. 7(a) statewide lender with the highest dollar volume**
- 5. Lender participating in the greatest number of 504 loans**
- 6. Lender participating in the highest number of loans to veterans**

A recognition ceremony will be planned with each winner. The SBA will work with each winner to maximize recognition of the efforts of the lender.



SBA Lender Ranking as of 6/30/05

7(a) Loans

Lender

Number of Loans

Merrill Merchants	59
BankNorth	58
Bank of America	33
Capital One	24
Franklin Savings	18

7(a) Dollar Amount

Dollar Amount of Loans

BankNorth	\$5,941,200
Merrill Merchants	5,369,800
KeyBank	4,318,300
Gardiner Savings	3,206,000
Norway Savings	3,014,000

504 Loans

Number of Loans

Kennebunk Savings	12
BankNorth	4
Norway Savings	4
Ocean National	3
Gorham Savings	3

504 Dollar Amount

Dollar Amount of Loans

Kennebunk Savings	\$5,555,057
Ocean National	2,243,000
Norway Savings	1,645,900
BankNorth	1,446,400
Gorham Savings	1,182,500

*****SEE REVERSE SIDE FOR INFORMATION ON LENDER AWARDS*****

Congratulations - we are making a difference to small businesses in Maine !!

2005 Home-based Business Champion

**Washington County Business Conference
and Marketplace Core Planning Team**



**John Massaua, Maine SBDC, nominator,
Congressman Michael Michaud, Harold Clossey,
Marianne Moore, Fred Hartman, Lorraine Wark,
Mary McAleney, Kate Arno, Maine SBDC.**

2005 Financial Services Champion

**Lorraine Boston, Executive Vice President
Kennebunk Savings Bank**



**Charles Summers, Jr., SBA Regional Administrator,
Lorraine Boston, Kennebunk Savings Bank, Eric
Andrews, Kennebunk Savings Bank, nominator,
Mary McAleney, Maine SBA District Director**

2005 Women in Business Champion

**Stephen Telow, Director, Maine Department of Health
and Human Services**



**Charles Summers, Jr., SBA Regional Administrator,
Stephen Telow, son Alex Telow, Wendy Rose, nominator,
Lorraine Wark, Chair, Maine Advisory Council,
Mary McAleney, Maine SBA District Director**

2005 Financial Services Champion

**Lorraine Boston, Executive Vice President
Kennebunk Savings Bank**



**Congressman Michael Michaud, Lorraine
Boston, Eric Andrews, KSB, Lorraine Wark,
Chair, Maine Advisory Council, Mary
McAleney, Maine SBA District Director**

SBA Will Recognize Lenders Who Make a Significant Number of Loans to Veterans



SBA has a long-standing commitment to provide assistance to **veterans** seeking to start or develop small businesses. In support of that goal, the Maine District Office will again recognize the lenders who make the greatest number of loans to **veterans** this fiscal year ending September 30th. To ensure that your bank receives credit for loans to **veterans**, please be sure that the appropriate blocks on SBA Form 4, page 2, are completed. Please review your SBA portfolio to ensure that your efforts to help America's veterans are recognized.

Ed Clift, Chairman and CEO of Merrill Bank received the Veterans Small Business Champion Award based upon his participation in the Maine Committee for Employer Support of the Guard and Reserve. He was also instrumental in the bank's participation of veterans' loans.



Congressman Michael Michaud and Ed Clift, Veterans Small Business Champion



SBA Regional Administrator Charles Summers, Ed Clift, Merrill Merchants Bank, Lorraine Wark, Chair, Maine Advisory Council, and Mary McAleney, SBA District Director

If you are working with a veteran and they are interested in the programs and services offered by the SBA, John Gardner is the Veteran's Affairs Officer in the Maine District Office.

john.gardner@sba.gov or 207-622-8555

THE FEDERAL GOVERNMENT AS A CUSTOMER

Contact Rose Oleksiak at the SBA for more information on selling to the Federal Government or information on HUBZone Registration

rose.oleksiak@sba.gov or 207-622-8554

www.maineptac.org

(formerly Market Development Center)

The Maine Procurement Technical Assistance Center (Maine PTAC) works with the SBA to assist Maine businesses sell to the government – Federal, State and Local.

The Maine PTAC provides a variety of services to Maine companies who want to make the government one of their customers.

- One-on-One Assistance
- Bidmatch Services
- Registrations
- GSA Assistance

Client Benefits

- Timely bid notifications
- Competitive knowledge
- Help with registration, regulations and bid preparations
- Networking opportunities
- Training workshops



INTERNATIONAL TRADE CORNER

The U.S. Small Business Administration supports small business growth and economic development through a variety of means and partners with one area being international trade and export financing opportunities.

SBA has financing tools to assist eligible businesses start, develop and expand exporting opportunities or to help those that have been adversely affected by competition from imports. Combined with the resources of SBA partners, who provide international trade and exporting counseling and assistance, these programs often provide opportunities for businesses to grow and expand into other markets.

The SBA International Trade Loan program provides financing for businesses developing and expanding export markets. International trade loan proceeds may be used to acquire and develop facilities and equipment used to produce goods and services involved in international trade. The Export Express and Export Working Capital Programs provide working capital or funds to purchase goods and services with an exporting component both pre and post export.

If you are exploring selling internationally contact the Maine SBA District Office with questions on these programs or visit www.sba.gov/me

Demand for SBA-backed loans continues at record pace

Small businesses continued to turn to the U.S. Small Business Administration for commercial credit in record numbers through the first three quarters of fiscal year 2005.

Over 71,000 small businesses secured SBA backing under the agency's flagship 7(a) program through the first nine months of the fiscal year, a 21 percent increase over the same period last year. The loans total \$11.1 billion, 19.5 percent more than in the same period last year.

The gains also reflected in the SBA's 504 loan program. Through the first nine months of the fiscal year the 504 program issued 6,434 loans worth \$3.44 billion, more than 6 percent ahead of the same period last year.

NEW ONLINE INSTRUCTOR-TAUGHT CLASSES FOR SMALL BUSINESS OWNERS !!

New online classes are available across the nation through a cosponsorship between the SBA and the Thomson Corporation (Ed2Go). Ed2Go is a national provider of online instructor-taught training classes, offering courses through more than 1,000 community colleges and other partners around the country.

Small businesses and entrepreneurs will have the opportunity to enroll in three of Ed2Go's most popular online educational courses at NO COST. The courses being offered are:

- Creating a Successful Business Plan
- Customer Service Fundamentals
- Creating Web Pages

Each online course will be six weeks in length, and will be facilitated by an instructor. The course start dates are July 20, August 17, and September 21. Online registration for each course is limited to the first 2,400 registrants. To register visit www.sba.gov/training and go to the free online courses section and click on the "Instructor-Facilitated Courses" button to complete your registration.

The U.S. Small Business Administration, established in 1953, provides financial, technical and management assistance to help Americans start, run, and grow their businesses. With a portfolio of business loans, loan guarantees and disaster loans worth more than \$45 billion, the SBA is the nation's largest single financial backer of small businesses. Last year, the SBA offered management and technical assistance to more than one million small business owners. The SBA also plays a major role in the government's disaster relief efforts by making low-interest recovery loans to both homeowners and businesses. America's 23 million small businesses employ more than 50 percent of the private workforce, generate more than half of the nation's gross domestic product, and are the principal source of new jobs in the U.S. economy.



America's Small Business Resource

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We're on the Web!

www.sba.gov/me



MAINE RESOURCE PARTNERS

 Dedicated to helping
Maine's small businesses
succeed, we are the Maine
SBDC...

www.mainesbdc.org

~ Counselors to America's
Small Business ~ Service
Corps of Retired Executives



www.scoremaine.org

WOMEN'S BUSINESS CENTER at CEI

WBC - Supporting the growth of Maine's
women-owned businesses at all levels...

www.ceimaine.org/women

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